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EXAMINER

GREENE, DANIEL L

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 05/10/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

09/645,108

Applicant(s)

PETH, STEVEN H.

Examiner

Daniel L. Greene

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 09 January 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-31 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-31 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

## DETAILED ACTION

### *Response to Arguments*

1. Applicant's arguments filed 1/16/04 have been fully considered but they are not persuasive.

The Applicant presents that the primary reference, Lebda is a B2C, business-to-customer and not applicable because the present application is directed toward B2B, business-to-business. The Examiner submits that, a reference is to be considered not only for what it expressly states, but also, for what it would reasonably have suggested to one of ordinary skill in the art. *In re DeLisle*, 160 USPQ 806 (CCPA 1969).

The Applicant has presented 12 steps in his original independent claim that Lebda effectively discloses and was presented in the previous Office Action. As, per the aforementioned *DeLisle* ruling, when a reference provides the general framework for providing an action given certain inputs, the means for identifying/naming the inputs and identifying/naming the results is generally considered non-functional in nature and does not render an Application patentable. The Examiner submits that as per the previous Office Action, each step of the Application was/is disclosed by the previous references cited.

The Applicant's argument that one reference is for B2C and the other is directed toward B2B purports that terminology can be a basis for originality. The Examiner submits that terminology can be non-functional in nature because regardless if one business entity was a Mom & Pop store or a Fortune 500 Corporation, they are both considered to be a "business entity".

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1- 31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lebda et al. US 6,385,594 [Lebda '594], Mandler et al. US 5,732,400 [Mandler '400] and Kramer et al. US 6,324,525 B1 [Kramer]

As per claim 1:

Lebda '594 discloses:

- (a) Receiving over the Internet buyer registration information; Col. 3, line 6.
- (b) Evaluating a credit rating for said buyer; Col. 3, lines 11-13.
- (c) Passing over the Internet said credit rating to a seller; Col. 5, lines 1-30.
- (d) Receiving over the Internet from said seller seller's credit options for said buyer; Col. 4, lines 42-67.
- (e) Determining other credit provider's credit options for said buyer; Figs. 6-8.
- (f) Creating a database of said credit options for said buyer; Fig. 6,7, and 8.
- (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order; Col. 6, lines 1-50.

- (i) Passing over the Internet said report to said buyer; Col. 6, lines 1-10.
- (j) Receiving over the Internet said buyer's selection of a credit option; Col. 6, lines 38-50.

(g) Lebda '594 discloses the claimed invention except for the receiving over the Internet an order for said buyer. Mandler '400 teaches that it is known in the art to provide for the receiving over the Internet an order for said buyer. Col. 7, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the system for coordinating a loan of Lebda '594 with the receiving over the Internet an order for said buyer of Mandler '400, in order to begin the purchase transaction.

(k)-(l) Lebda '594 discloses the claimed invention except for passing over the Internet a payment schedule for said buyer, and receiving payment remitted from said buyer. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to pass over the Internet a payment schedule for said buyer, and receiving payment remitted from said buyer since it is known in the art that loans and or credit sales have payment schedules that can be pay in full at the end of the month, i.e. American Express or minimum/incremental payments, i.e. Master Card or institutional loans.

(m) Lebda discloses the claimed invention except for aggregating payments from a plurality of buyers for seller and remitting payments to seller. Kramer teaches that it is known in the art to aggregate payments from a plurality of buyers for seller and remit payments to seller. It would have been obvious to one having ordinary skill in the art at

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the time the invention was made to provide the coordination of closing a loan, Col. 6, lines 60-67, of Lebda with the aggregating payments from a plurality of buyers for seller and remitting payments to seller of Kramer, in order to consolidate obligations and minimize the effort, time and paper work involved in handling multiple transaction directed to one business entity.

As per claim 2:

Lebda '594 further discloses:

wherein said creating step (f) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claims 3, 6, 9, 15, 22, and 30:

Lebda further discloses the time elapsed ... occurs in real-time. Lebda teaches about matching an electronic application to a filter comprising a plurality of selection criteria; transmitting the credit data to a plurality of lending institutions via one of four methods; ... Lebda discloses the claimed invention except for specifying that the time elapsed ... occurs in real-time. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to conduct a business transaction where the time elapsed ... occurs in real-time since it is known in the art that " ... processing of

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data by a computer in connection with another process outside the computer ..." is by definition real time.

As per claims 4(m), 11(k), 21(d), and 29:

The aforementioned claims present, "... the times elapsed ... is less than ... minutes. Lebeda does not expressly show the times elapsed ... is less than ... minutes.

However these differences are only found in the nonfunctional descriptive material and are not functionally involved in the steps recited. The time specified between multiple steps does not affect the end result of the proposed transaction. The steps of the transactions would still accomplished independent of the time lapse between the steps. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, see *In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to conduct the steps of the Application in real time and sequence to accomplish the proposed outcome regardless of the incremental time that it took between the steps of the transaction. The time data references do not functionally modify the steps in the claims, and the time between the steps does not patentably distinguish the claimed invention.

As per claim 4:

Lebda '594 discloses:

- (a) Receiving over the Internet buyer registration information; Col. 3, line 6.
- (b) Evaluating a credit rating for said buyer; Col. 3, lines 11-13.
- (c) Passing over the Internet said credit rating to a seller; Col. 5, lines 1-30.
- (d) Receiving over the Internet from said seller seller's credit options for said buyer; Col. 4, lines 42-67.
- (e) Determining other credit provider's credit options for said buyer; Figs. 6,7, and 8.
- (f) Creating a database of said credit options for said buyer; Fig. 6,7, and 8.
- (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order; Col. 6, lines 1-50.
- (i) Passing over the Internet said report to said buyer; Col. 6, lines 1-10.
- (j) Receiving over the Internet said buyer's selection of a credit option; Col. 6, lines 38-50.
- (g) Lebda '594 discloses the claimed invention except for the receiving over the Internet an order for said buyer. Mandler '400 teaches that it is known in the art to provide for the receiving over the Internet an order for said buyer. Col. 7, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the system for coordinating a loan of Lebda '594 with the receiving over the Internet an order for said buyer of Mandler '400, in order to begin the purchase transaction.



(k)-(l) Lebda '594 discloses the claimed invention except for passing over the Internet a payment schedule for said buyer, and receiving payment remitted from said buyer. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to pass over the Internet a payment schedule for said buyer, and receiving payment remitted from said buyer since it is known in the art that loans and or credit sales have payment schedules that can be pay in full at the end of the month, i.e. American Express or minimum/incremental payments, i.e. Master Card or institutional loans.

Lebda '594 discloses the claimed invention, as discussed above, except for the step of wherein the time elapsed between said receiving step (g) and said passing step (i) is less than five minutes. It would have been an obvious matter of design choice to modify the teachings of Lebda '594, to provide the step of wherein the time elapsed between said receiving step (g) and said passing step (i) is less than five minutes. Since the applicant has not disclosed that wherein the time elapsed between said receiving step (g) and said passing step (i) is less than five minutes, solves any stated problem in a new or unexpected way or is for any particular purpose which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Lebda '594 will perform the invention as claimed by the applicant with any means, method, or product to wherein the time elapsed between said receiving step (g) and said passing step (i) is less than five minutes.

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(n) Lebda discloses the claimed invention except for aggregating payments from a plurality of buyers for seller and remitting payments to seller. Kramer teaches that it is known in the art to aggregate payments from a plurality of buyers for seller and remit payments to seller. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the coordination of closing a loan, Col. 6, lines 60-67, of Lebda with the aggregating payments from a plurality of buyers for seller and remitting payments to seller of Kramer, in order to consolidate obligations and minimize the effort, time and paper work involved in handling multiple transaction directed to one business entity.

As per claim 5:

Lebda '594 further discloses:

creating step (f) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claim 7:

Lebda '594 discloses:

- (a) Evaluating a credit rating for said buyer; Col. 3, lines 11-13.
- (b) Passing said credit rating to a seller; Col. 5, lines 1-30.
- (c) Receiving from said seller seller's credit options for said buyer; Col. 4, lines 42-67.

(d) Determining other credit provider's credit options for said buyer; Figs. 6-8.

(e) Creating a database combining all of said credit options for said buyer; Figs. 6-8

(f) Retrieving from said databases a report of credit options for said buyer;

Col. 6, lines 1-50.

(g) Passing said report to said buyer; Col. 6, lines 1-10.

(h) Entering a credit agreement with said buyer for at least one of said credit options; Col. 6, lines 38-50.

Claims I-j is rejected under 35 U.S.C. 103 as being unpatentable over Lebda '594. Lebda '594 teaches all of the elements claimed with the exception of passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement. The examiner takes Official Notice that passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement is a common practice in acquiring loans to insure that the borrower has earnest money committed to the loan.

It would have been obvious to one having ordinary skill in the art at the time of the invention to have included the step of passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement because the skilled artisan would have recognized that this business practice of passing

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funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement and is clearly applicable to obtaining a loan. These advantages are well known to those skilled in the art.

(k) Lebda discloses the claimed invention except for aggregating payments from a plurality of buyers for seller and remitting payments to seller. Kramer teaches that it is known in the art to aggregate payments from a plurality of buyers for seller and remit payments to seller. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the coordination of closing a loan, Col. 6, lines 60-67, of Lebda with the aggregating payments from a plurality of buyers for seller and remitting payments to seller of Kramer, in order to consolidate obligations and minimize the effort, time and paper work involved in handling multiple transaction directed to one business entity.

As per claim 8:

Lebda '594 further discloses :

wherein said creating step (e) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claim 10:

Lebda '594 further discloses:

wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet. Col. 3, line 6.

As per claim 11:

Lebda '594 discloses:

- (a) Evaluating a credit rating for said buyer; Col. 3, lines 11-13.
- (b) Passing said credit rating to a seller; Col. 5, lines 1-30.
- (c) Receiving from said seller seller's credit options for said buyer; Col. 4, lines 42-67.
- (d) Determining other credit provider's credit options for said buyer; Figs. 6-8.
- (e) Creating a database combining all of said credit options for said buyer; Figs. 6-8.
- (f) Retrieving from said database a report of credit options for said buyer; Col. 6, 1-50.
- (g) Passing said report to said buyer; Col. 6, lines 1-10.
- (h) Entering a credit agreement with said buyer for at least one of said credit options; Col. 6, lines 38-50.

Claims I-j are rejected under 35 U.S.C. 103 as being unpatentable over Lebda '594. Lebda '594 teaches all of the elements claimed with the exception of passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's

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designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement. The examiner takes Official Notice that passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement is a common practice in acquiring loans to insure that the borrower has earnest money committed to the loan.

It would have been obvious to one having ordinary skill in the art at the time of the invention to have included the step of passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement because the skilled artisan would have recognized that this business practice of passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient, and (j), receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement and is clearly applicable to obtaining a loan. These advantages are well known to those skilled in the art.

Lebda '594 discloses the claimed invention, as discussed above, except for the step of wherein the time elapsed between said receiving step (f) and said passing step (i) is less than three minutes. It would have been an obvious matter of design choice to modify the teachings of Lebda '594, to provide the step of wherein the time elapsed between said receiving step (f) and said passing step (i) is less than three minutes. Since the applicant has not disclosed that wherein the time elapsed between said receiving step (f) and said passing step (i) is less than three minutes, solves any stated

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problem in a new or unexpected way or is for any particular purpose which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Lebda '594 will perform the invention as claimed by the applicant with any means, method, or product to wherein the time elapsed between said receiving step (f) and said passing step (i) is less than three minutes.

(l) Lebda discloses the claimed invention except for aggregating payments from a plurality of buyers for seller and remitting payments to seller. Kramer teaches that it is known in the art to aggregate payments from a plurality of buyers for seller and remit payments to seller. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the coordination of closing a loan, Col. 6, lines 60-67, of Lebda with the aggregating payments from a plurality of buyers for seller and remitting payments to seller of Kramer, in order to consolidate obligations and minimize the effort, time and paper work involved in handling multiple transaction directed to one business entity.

As per claim 12:

Lebda '594 further discloses:

wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet. Col. 3, line 6.

As per claim 13:

Lebda '594 further discloses:

wherein said creating step (e) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claim 14:

Lebda '594 discloses:

- (a) Creating a database of credit options for a buyer; Fig. 6-8.
- (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order; Col. 6, lines 1-50.
- (d) Passing said report over said network to said buyer; Col. 6, lines 1-10.
- (e) Receiving over said network said buyer's selection of a credit option. Col. 6, lines 38-50.

Lebda '594 discloses the claimed invention except for the receiving over the Internet an order for said buyer. Mandler '400 teaches that it is known in the art to provide for the receiving over the Internet an order for said buyer. Col. 7, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the system for coordinating a loan of Lebda '594 with the receiving over the Internet an order for said buyer of Mandler '400, in order to begin the purchase transaction.



As per claim 16:

Lebda '594 further discloses:

wherein said creating step (a) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claim 17:

Lebda '594 further discloses:

wherein said network comprises the Internet. Col. 3, line 6.

As per claim 18:

Lebda '594 discloses:

- (a) Creating a database of credit options for a buyer; Fig. 6-8.
- (c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order; Col. 6, lines 1-50.
- (d) Passing said report over said network to said buyer; Col. 6, lines 1-10.
- (e) Receiving over said network said buyer's selection of a credit option; Col. 6, lines 38-50.

Lebda '594 discloses the claimed invention except for the receiving over the Internet an order for said buyer. Mandler '400 teaches that it is known in the art to

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provide for the receiving over the Internet an order for said buyer. Col. 7, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the system for coordinating a loan of Lebda '594 with the receiving over the Internet an order for said buyer of Mandler '400, in order to begin the purchase transaction.

As per claim 19:

Lebda '594 further discloses:

wherein said creating step (a) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claim 20:

Lebda '594 further discloses:

wherein said network comprises the Internet. Col. 3, line 6.

As per claim 21:

Lebda '594 discloses:

(a) Creating a database of credit options for a buyer; Fig. 6-8.

(c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order; Col. 6, lines 1-50.

(d) Passing said report over said network to said buyer, Col. 6, lines 1-10

(e) Receiving over said network said buyer's selection of a credit option. Col. 6, lines 38-50.

Lebda '594 discloses the claimed invention, as discussed above, except for the step of wherein the time elapsed between said receiving step (b) and said passing step (d) is less than two minutes. It would have been an obvious matter of design choice to modify the teachings of Lebda '594, to provide the step of wherein the time elapsed between said receiving step (b) and said passing step (d) is less than two minutes. Since the applicant has not disclosed that wherein the time elapsed between said receiving step (b) and said passing step (d) is less than two minutes, solves any stated problem in a new or unexpected way or is for any particular purpose which is unobvious to one of ordinary skill and it appears that the claimed feature does not distinguish the invention over similar features in the prior art since, the teachings of Lebda '594 will perform the invention as claimed by the applicant with any means, method, or product to wherein the time elapsed between said receiving step (b) and said passing step (d) is less than two minutes.

As per claim 23:

Lebda '594 further discloses:

wherein said creating step (a) occurs on a predetermined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof. Col. 3, lines 1-25.

As per claim 24:

Lebda '594 further discloses:

wherein said network comprises the Internet. Col. 3, line 6.

As per claims 25 and 26:

The recitation " Computer-readable media ..." and " A memory storing for storing data ..." has not been given patentable weight because it has been held that a preamble is denied the effect of a limitation where the claim is drawn to a method, a system, an apparatus, etc. and the portion of the claim following the preamble is a self-contained description of the method or the system, etc., not depending for completeness upon the introductory clause. *Kropa v. Robie*, 88 USPQ 478 (CCPA 1951)

Lebda '594 discloses :

- (a) a buyer relation; Fig. 2.
- (b) a seller relation; Fig. 2.
- (c) an order relation;

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- (d) a credit provider relation; Fig. 2
- (e) a credit terms relation; Col. 4, lines 32-67.
- (f) a products relation; and
- (g) wherein the attributes of said relations are selected such that such relations form a relational database. Fig. 6-8.

Lebda '594 discloses the claimed invention except for specifically identifying an order relation and a products relation. Mandler '400 teaches that it is known in the art to provide an order relation and a products relation. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the loan methods of Lebda '594 with an order relation and a products relation of Mandler '400, in order to identify the general nature of a business transaction to acquire an asset.

As per claim 27:

Lebda '594 discloses:

- (a) a buyer relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation; Col. 3, lines 1-30.
- (b) a seller relation comprising attributes sufficient to uniquely describe said

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buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said seller relation's relationship with at least one other relation; Col. 4, lines 42-67.

(c) a credit provider relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation; Fig. 6-8.

(d) a credit terms relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said credit terms relation's relationship with at least one other relation; Col. 6, lines 1-60.

(e) wherein the attributes of said relations are selected such that such relations form a relational database. Fig. 6-8.

As per claim 28:

Lebda '594 discloses:

(a) Receiving information about a buyer sufficient to evaluate the relative risk of extending credit to said buyer; Col. 3, lines 1-25.

(b) Determining said relative risk; Col. 3, lines 1-15.

(c) Determining a plurality of credit options for said buyer from a plurality of credit providers based on said relative risk determined in step (b); Fig. 6-8.

(d) Creating a database of said credit options for said buyer; Fig. 6-8.

(e) Wherein said database is constructed and adapted for querying, thereby resulting in a report of credit options for said buyer; Fig. 6-8.

(f) wherein said database is in communication with a network constructed and adapted for passing said report to said buyer or to an intermediary for passing to said buyer. Col. 3, line 6.

As per claim 31:

Lebda '594 further discloses:

wherein said network comprises the Internet. Col. 3, line 6.

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

***Conclusion***

2. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Cockrill et al. U.S. Patent 6,473,740 ELECTRONIC COMMERCE USING A TRANSACTION NETWORK.
3. Mersky et al. U.S. Patent 6,611,818 METHOD AND APPARATUS FOR FACILITATING CUSTOMER PAYMENTS TO CREDITORS FROM A REMOTE SITE..
4. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.



Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703-306-5539. The examiner can normally be reached on M-Thur. 8am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on 703-305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

DLG  
May 4, 2004



JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
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